

SCB BANK

	CPP Disbursement Date 03/06/2009	Cert 29761	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$265	\$246	-7.1%		
Loans	\$176	\$166	-5.5%		
Construction & development	\$11	\$9	-11.0%		
Closed-end 1-4 family residential	\$28	\$30	7.6%		
Home equity	\$39	\$31	-21.6%		
Credit card	\$0	\$0			
Other consumer	\$3	\$2	-35.6%		
Commercial & Industrial	\$38	\$39	4.7%		
Commercial real estate	\$49	\$48	-3.5%		
Unused commitments	\$28	\$31	11.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$57	\$33	-41.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$9	\$7	-22.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$245	\$237	-3.3%		
Deposits	\$216	\$217	0.5%		
Total other borrowings	\$26	\$16	-37.7%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$20	\$10	-53.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.9%	4.0%	--		
Tier 1 risk based capital ratio	10.3%	5.3%	--		
Total risk based capital ratio	11.2%	6.5%	--		
Return on equity ¹	-36.7%	-310.9%	--		
Return on assets ¹	-2.9%	-19.6%	--		
Net interest margin ¹	2.6%	2.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans})	23.2%	20.8%	--		
Loss provision to net charge-offs (qtr)	158.8%	110.8%	--		
Net charge-offs to average loans and leases ¹	4.1%	21.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	4.6%	4.1%	0.0%	1.0%	--
Closed-end 1-4 family residential	6.2%	6.2%	0.2%	3.2%	--
Home equity	5.2%	4.2%	1.1%	9.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	9.7%	3.3%	0.0%	10.8%	--
Commercial & Industrial	3.8%	7.5%	1.2%	7.1%	--
Commercial real estate	2.5%	12.8%	1.6%	2.2%	--
Total loans	4.4%	8.1%	1.0%	5.4%	--